interference with the plans of private individuals—it does so now in innumerable instances—but we question whether the being required to build a fire-proof house, aided by the counsel and the well-matured plans of a commission, would not be in all cases a gain to the owner; his house would be preferred by many tenants and for many businesses, and his insurance premium would be proportionately, that is very much lessened, if not done away with.

We are afraid to be tedious, though the subject is of vast importance; but we will not dwell longer upon house erections farther than to say that our belief is that the ratio of houses built in this fashion and under such auspices would not differ much from the number ordinarily in progress. It is therefore only to substitute iron roofs, girders, and rafters, slate or stone stairs, timber impregnated with Payne's, or any other semi fire-proof solution, iron laths or strips for plastering upon, and we should say iron ceiling and stoothing ribs, fire-proof plasters and cements. These are the principal things that occur to be named in this general outline; and the great cistern, a cistern roof or cover to the whole house, might also be of iron.

But now as to the supply of water.

If London had a proper and sufficient supply for the ordinary wants of its inhabitants, we might be disposed to hesitate in the consideration of any plan involving the scheme of a new provision; but London is confessedly very far deficient in the provision of water.

While New York has an arrangement for 25 gallons of water *per diem* for every head of its inhabitants, and could maintain this supply were the population to increase from 400,000 to two millions;—whilst Philadelphia has a supply of 21 gallons *per head per diem*, the rate at which the principal European cities (among which London ranks) are supplied, varies, we believe, from 6 gallons *per diem* to a maximum of 13 gallons only! here is a great and a humiliating, perhaps we may add an alarming, disparity. We need not dwell on the necessity and the benefits of a liberal supply of wholesome and salubrious water.

Whence, however, and how is this supply of water to be obtained? We may at this point recapitulate the facts connected with the doings of the *New Yorkists*, the Americans, in this way. We have already, in No. 2 and No. 25, given accounts of the famed Croton river aqueduct, which supplies the city of New York in the liberal measure we have adverted to. This aqueduct is about forty-eight miles in its entire length; it runs through and on the side of mountains and crosses rivers; the tunnel which conveys it is, we believe, an elliptical one, 9 feet high and 7 feet wide, deeply or stoutly encased in earth, to protect the water from the frost, which it does effectually. The Croton river, which is the source, runs copiously out of a gorge or throat of the mountains, and finds, or rather did find, the lower level which led to the sea, where it emptied itself at a point of some two feet higher than at New York. It was necessary, therefore, to dam the river up at its head, near the gorge already spoken of, and this was done to throw back the waters so as to form a lake or grand reservoir of seven hundred acres! The reservoir is said to be very deep, but at any rate there is secured a supply in the driest summer of the 700 acres by 9 feet, the depth of the tunnel. Besides this, there is another reservoir near the city of 36 acres, dug out of the earth and rock to hold 150 millions of gallons of water. It is divided into two compartments for the convenience of cleaning out or repairs, as is also the distributing or smaller reservoir of four acres and 30 millions of gallons, from whence branches 200 miles of iron main pipes, dispersing all over the city.

The reservoirs are ornamental and very attractive; three fountains, throwing up to a great height, play in different parts of the city; hydrants or spout pipes are constantly running in numerous places in the city for the supply of the poor; and the most liberal disposition has been observed in the whole management of this stupendous undertaking.

And how was all this managed and concerted, at what cost, and in what time? A public conclave and vote of the citizens first decreed that the work should be undertaken; and in three years and seven months from the date of the decree, the fountain played in the park. The whole cost was fourteen million of dollars, or about three million pounds sterling!

Instantly the rate of insurances fell; so much so, that it is computed to go far to meet the amount of interest on the capital expended in the work. The rate of supply to a full-sized three-storied house of twenty-five feet front and thirty-six feet deep, occupied by one family, without boarders, is about two pounds per annum.

And now, let us ask, can nothing of the kind be accomplished for London—for this mighty and imperial metropolis, which numbers in amount four or five times the population of New York? Is there no Tring, nor Berkhampstead, nor Boxmoor, fruitful in waters, where springs and fountains may be congregated to form one grand reservoir, and, with a distance of less than thirty miles of duct, be brought to Hampstead or Highgate to a second reservoir, again to fall into a third about Islington, and thence, coursing liberally through the streets, rise to the heights of the aforementioned cisterns of the house-tops, and supply artificial fountains, and the constant runnings of the public spouts? Cannot security, cannot salubrity be purchased for London; and along with them immunity from fires, and greatly diminished rates of fire assurance be compassed? Will not public and private weal be thus promoted? Will not stimulus be thus given to our iron manufactures, employment for the labourer and artificer be found, and capital be disseminated, not to perish, but to fertilize, to fructify? Might not the arts of design be practised in this respect with equal credit to our countrymen and equal avail to the aspect of the country as they were in those grand works of the ancient Romans—their aqueducts? The London reservoirs might be appropriate structures of masonry instead of outrages on nature, attempts to grow stunted and sickly trees and plants on an unfriendly soil.

And now we are prepared to shew that by a diversion of part of the surplus capital of the Insurance offices, and a union with the Water Companies, whose mains and supply pipes might for the most part, if not wholly, remain, and be used, and the addition of a fair amount of public stock, the whole of this may be accomplished. We will also venture to say, that a more important or pressing undertaking cannot occupy the attention of a government or a commission deputed by it. A few more fires, and the destruction of life and property, would tell reproachfully after this warning; let us hope that such will not be the case. Smoke-consuming Commissions or Commissions for forming new streets fall into insignificance in comparison with the paramount and superior functions of one *appointed to provide for security from fire, and the proper supply of water in the Metropolis.*

In conclusion, we must deliver ourselves of one remaining remark as to the advantages of a supply of water in the manner we advocate—the desideratum with us has long been that the wood pavements should be kept clean washed. This can only be effected by an abundant supply of water; let the work be performed early in a morning, either by a brush-machine or by men, sweeping all away down the kennels and the common sewers, and we should hear no more of the slippery and greasy nature of wood pavements; the salubrity and pleasantness of the streets would also be thereby greatly improved. One thing, however, above all the details, must not be lost sight of; a "*second fire of London*" *ought to be averted by every human provision and precaution.* We look back on the sad catalogue of life and property lately consigned to the destruction of unexpected and unaccounted-for fires—who knows what, if we are apathetic, may result next?

BUILDING SOCIETIES.

An advertisement in our last number, headed "Every man his own Landlord," has attracted particular attention. The society from which it emanates merits the notice sought by that means, as being the first to avow its purport, independently of the specious appariture of a society for building purposes. Here is an association calling itself the "Provident," and inviting members to join a "savings' fund," for the purpose of ultimately becoming their own landlords, by the purchase of premises suited to their occupation. Now this is intelligible language, and men inferior to none in public reputation and private worth join in putting it forth. We have previously had occasion to mention the willing adherence of monied men to these societies, and the connection seems to be brought about in the simplest possible manner. The capitalist, in reply to an invitation of this description, says, "Prove to me that you have a sufficient number of contributors to lessen *my* advances by some thirty or forty per cent. upon *your* valuation of property to be purchased, and I am ready to furnish the remainder." It must, however, be evident to every inquiring mind, that the utmost realization of advantage from these societies, as at present constituted, is confined to the difference between five per cent., the usually acknowledged value of money when secure from diminution and risk, and the return expected where capital has been invested in buildings, which may be assumed to be ten per cent., and paid by the tenant; now, if he can borrow money at the former rate of interest *to buy out the latter*, he is a gainer to that extent. To put a case: a house, for which the tenant had been paying 30*l.* per annum, is purchased with 300*l.*, borrowed at five per cent.; this leaves a redemption fund, that in twenty years will, independently of interest, cancel the mortgage, by the mere operation of the difference in the return expected from capital according to the nature of the investment; it is also clear that if the members are allowed only to make purchases in a ratio agreeing with a pre-calculated scheme, the mortgages will be sufficiently secured. The short case stated is, however, one in which there is no reference to *biddings for preference*; the bidder above five per cent. for an advance, trenches for every shilling upon the remaining five per cent., which constitutes his sole advantage in the transaction, and if some statements are to be credited, many persons will eventually find themselves in a worse position as landlords than as tenants. At the termination of associations, enrolled under the Building Societies' Acts (which, as we recollect, limit their operations to ten years), those who have proceeded upon the plan of encouraging biddings, will find that there remain many unsatisfied mortgages, depending in number and amount upon the *improvidence* of the mortgagers. The society at large will have realized certain profits, represented, not by money in hand, but by incumbrances upon property purchased at a price beyond its value.

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